

DISCLOSURE OF CONSUMER RIGHTS PURSUANT TO 23 NYCRR 1.2(a)(1 and 2)

Protections under the Fair Debt Collection Practices Act:

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: 1. The use or threat of violence; 2. The use of obscene or profane language; and 3. Repeated phone calls made with the intent to annoy, abuse, or harass.

Protections under the New York Exempt Income Protection Act:

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income (SSI); 2. Social security; 3. Public assistance (welfare); 4. Spousal support, maintenance (alimony) or child support; 5. Unemployment benefits; 6. Disability benefits; 7. Workers' compensation benefits; 8. Public or private pensions; 9. Veterans' benefits; 10. Federal student loans, federal student grants, and federal work study funds; and 11. Ninety percent of your wages or salary earned in the last sixty days.

Please be advised that Portnoy Schneck, L.L.C. does not have any language access services available and does not translate any communication into a language other than English.

Please be advised that a translation and description of commonly-used debt collection terms is available in multiple language at www.nyc.gov/dca.

We are required to ask for your language preference for reporting purposes. If you would like to advise us of your language preference, you may do so by calling our office at 888/841-6574.

We are required to inform you that written communications are available in large print format. If you would like to request this communication in large print format, you may do so by calling our office at 888/841-6574.

Should you have any questions, please call Grzegorz Owsiany, Esq., Portnoy Schneck, L.L.C., at 888/841-6574.